



Home Loans

Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Statement date 09/29/2010

Account Number 150460640

Property address
96-08 25th Avenue

0138413 01AV 0.332 **AUTO T6 10991 11369-1546
MSR CC AG 0501-----0--2--- C0000066 IN 1 P38690

ARSHAD SLAM

9608 25th Ave

East Elmhurst NY 11369-1546



FOR INFORMATION PURPOSES

IMPORTANT NOTICE

The Details of this Special Notice: We appreciate the opportunity to service your loan, value our relationship with you and are always looking for ways to increase customer satisfaction. The purpose of this notice is to clarify for you why we are providing this special notice and to let you know that it will appear in all future monthly statements you receive. If you don't want us to send you monthly statements in the future, please call us at 1.866.653.6183.

The Impact of the Bankruptcy: Our records indicate that in the past you received a discharge of this debt in a bankruptcy case. Section 524 of the Bankruptcy Code tells us the discharge of this debt means you have no personal obligation to repay it. The discharge also protects you from any efforts by anyone to collect this discharged debt as a personal liability of the debtor. You cannot be pressured to repay this debt. On the other hand, the security agreement allows foreclosure if the requirements under the loan documents are not met. We also need to tell you that this communication is from a debt collector. This quick summary is not intended as legal advice. You should consult with your own advisors if you have legal questions about your rights.

Payment Details: We received a number of calls from homeowners disturbed that they were receiving this message, as their bankruptcy occurred some time ago. Others called asking for detailed information about the home loan. Therefore, we are providing detailed loan information as a courtesy to you. This is not an attempt to collect a debt that has been discharged. This is not a demand for payment. The coupon below and the envelope are provided as a courtesy to you.

The loan documents provide that if we do not receive the next scheduled home loan payment by 10/16/2010, the loan may be assessed a late charge of \$12.71.

If you would like to receive more information, including options such as how to pay electronically and stop receiving paper monthly statements, please contact us at 1.866.653.6183. Thank you for your business and we look forward to serving you in the coming years.

HOME LOAN
SUMMARY

Home loan overview as of 09/29/2010

Principal balance \$65,285.02

09/29/2010 Payment information

Home loan payment due 10/01/2010

\$635.68

Outstanding payments

4,449.76

(see next page for account details)

Calls may be monitored or recorded to ensure quality service. We may charge you a fee (of up to \$40.00) for any payment returned or rejected by your financial institution, subject to applicable law.

PAYMENT INSTRUCTIONS

1. Please

- don't send cash
- don't staple the check to the payment coupon
- don't include correspondence
- include coupon with payment

2. Write the account number on the check or money order.

3. Make the check payable to
BAC Home Loans Servicing, LP
Attn: Remittance Processing
PO Box 15222
Wilmington, DE 19886-5222

Account number 150460640

(9)

Arshad Slam

96-08 25th Avenue

East Elmhurst, NY 11369

SEE OTHER SIDE FOR IMPORTANT INFORMATION

0991

BAC Home Loans Servicing, LP
PO BOX 15222
WILMINGTON, DE 19886-5222

10/01/2010

\$635.68

Please update e-mail information on the reverse side of this coupon.

Additional
PrincipalAdditional
Escrow

Check total



150460640900000063568000064839

586990058: 150460640

FOR INFORMATION PURPOSES

| HOME LOAN DETAILS | Monthly payment breakdown as of 09/29/2010 | | Loan type and term | |
|----------------------|--|-----------------|--------------------|------------------|
| | Principal and/or interest payment | \$635.68 | Loan type | Conv 2nd Balloon |
| | Fees due | 15.00 | Interest rate | 11.000% |
| | Total monthly home loan payment | \$635.68 | | |

Escrow account expenses

We are responsible for the payment of the following escrow items with the exception of the items marked with an asterisk (*).

The payment of the items marked with an asterisk (*) is the responsibility of the homeowner.

| Description | Payee | Policy number/Tax ID | Frequency | Next due date | Amount due |
|------------------------|--------------------------------|----------------------|-----------|---------------|------------|
| * Homeowners insurance | Tower Insurance Co of New York | DFP2655894 | Annual | 10/27/2010 | 1,290.00 |

**TO
CONTACT
US**

For up-to-the-minute information about the account, use our 24-hour automated information system. To ask us about this statement or account information, call **1.866.653.6183**, Mon - Fri, 8am to 9pm Eastern Time. Calls may be monitored and/or recorded for service quality purposes. *Se habla español.* 1.800.295.0025. TDD 1.800.300.6407

Please have the account number available when you call.

Or write to us at:

The address for general inquiries and all RESPA Qualified Written Requests is:
BAC Home Loans Servicing, LP, Attn:

Customer Service CA6-919-01-41, PO Box 5170, Simi Valley, CA 93062-5170

Tax Dept CA6-913-LB-01, PO Box 10211, Van Nuys, CA 91410-0211

Insurance Dept, TX2-977-01-03, PO Box 961206, Fort Worth, TX 76161-0206

Payments, Attn: Remittance Processing PO Box 15222, Wilmington, DE 19886-5222

*Overnight deliveries Retail Payment Services, DE5-023-03-01, Christiana III, 900

Samoset Drive, Newark, DE 19713-6002

Our website www.bankofamerica.com

Your account information is available in Spanish on the site mentioned above.

*The facility at this address does not accept walk-up payments, it accepts overnight mail only. Payments can be made by Phone, Online, Mail, or at Bank of America Banking Centers.



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Account Number **150460640**

E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account

Arshad Slam

E-mail address

E-mail address

How we post your payment: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan. Payments by phone received by 6:00 PM Pacific Time on a business day will be effective the same day. Payments by phone received after 6:00 PM Pacific Time or on a nonbusiness day/holiday will be applied to your account no later than the next business day.

For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, irrespective of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365 day year.